

Serial No. 08/914,789
Docket No. CITI0044

REMARKS

By the foregoing amendment, claims 2, 6, 8 and 10 have been amended, new claim 23 has been added, and claims 1, 5, and 11-22 have been canceled.

Claim 23 distinguishes over CFI Proservices "ProActive" in that claim 23 recites various processes in the method not shown in the ProActive reference.

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks. Should the Examiner determine that any further action is necessary to place this application into better form, he is encouraged to telephone Applicants' undersigned representative at the number listed below.

The Commissioner is hereby authorized to charge any additional fee or credit any overpayment to Deposit Account No. 501458.

Respectfully submitted,

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Date: 9/5/00

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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted via facsimile to:
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On September 5, 2000

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Date: September 5, 2000